## Case 16-80565 Doc 1 Filed 03/09/16 Entered 03/09/16 15:26:02 Desc Main Document Page 1 of 52

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

B 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on	Trulisa	
	your government-issued picture identification (for example, your driver's license or passport).	First name	First name
		В.	
		Middle name	Middle name
	Bring your picture identification to your	Stallworth	
	meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years	3	
3.	only the last 4 digits of your Social Security		
	number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-3896	

Case 16-80565 Doc 1 Filed 03/09/16 Entered 03/09/16 15:26:02 Desc Main Document Page 2 of 52

Case number (if known)

Debtor 1 Trulisa B. Stallworth

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs.  Business name(s)  EINs	☐ I have not used any business name or EINs.  Business name(s)  EINs
5.	Where you live	5715 Forest Hill Road #203	If Debtor 2 lives at a different address:
		Rockford, IL 61114  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Winnebago County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for bankruptcy	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		in any other district.  ☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

Case 16-80565 Doc 1 Filed 03/09/16 Entered 03/09/16 15:26:02 Desc Main Document Page 3 of 52

Case number (if known) Debtor 1 Trulisa B. Stallworth

Par	Tell the Court About	Your B	Sankruptcy Ca	ise				
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Required by</i> f page 1 and check the appropriat	11 U.S.C. § 342(b) for Individuals Filing for Bank e box.	ruptcy	
	choosing to file under	Chapter 7						
		□с	hapter 11					
		□с	hapter 12					
		□с	hapter 13					
I will pay the entire fee when I file my petition. Please check about how you may pay. Typically, if you are paying the fee your order. If your attorney is submitting your payment on your behalf, a pre-printed address.						urself, you may pay with cash, cashier's check,	or money	
			I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).					
			but is not req that applies to	uired to, waive yo o your family siz	your fee, and may do so only if yo ze and you are unable to pay the f	n only if you are filing for Chapter 7. By law, a judur income is less than 150% of the official pover see in installments). If you choose this option, you Official Form 103B) and file it with your petition.	ty line	
<b>)</b> .	Have you filed for	■ No						
	bankruptcy within the last 8 years?							
	lust o years.		District		When	Case number		
			District		When	Case number		
			District		When	Case number		
10.	Are any bankruptcy	■ No	o					
	cases pending or being filed by a spouse who is	□ Ye						
	not filling this case with you, or by a business partner, or by an affiliate?							
			Debtor			Relationship to you		
			District		When	Case number, if known		
			Debtor			Relationship to you		
			District		When	Case number, if known		
11.	Do you rent your		Go to I	ine 12.				
	residence?	■ Ye		our landlord obta	ained an eviction judgment agains	t you and do you want to stay in your residence?	•	
		- 10		No. Go to line				
			_		itial Statement About an Eviction .	Judgment Against You (Form 101A) and file it wi	ith this	

Debtor 1	Trulisa B. Stallworth	Document	Page 4 of 52 Case number (if known)	
Part 3:	Report About Any Rusinesses You Own as a	Sole Proprietor		

Par	Report About Any Bu	sinesses \	ou Own	as a Sole Propriet	tor		
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.			
		☐ Yes.	Name	and location of bus	siness		
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	of business, if any			
	If you have more than one sole proprietorship, use a separate sheet and attach		Numbe	er, Street, City, Sta	te & ZIP Code		
	it to this petition.		Check	the appropriate bo	x to describe your business:		
				Health Care Busin	ness (as defined in 11 U.S.C. § 101(27A))		
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))		
				Stockbroker (as d	efined in 11 U.S.C. § 101(53A))		
				Commodity Broke	er (as defined in 11 U.S.C. § 101(6))		
				None of the above	9		
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines operation	u are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriations. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, stateme ations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the proce U.S.C. 1116(1)(B).				
	For a definition of small	■ No.	I am n	ot filing under Chap	oter 11.		
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am fil Code.	ing under Chapter	11, but I am NOT a small business debtor according to the definition in the Bankruptcy		
		☐ Yes.	I am fil	ing under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.		
Par	t 4: Report if You Own or	Have Any	Hazardo	us Bronorty or An	y Property That Needs Immediate Attention		
	Do you own or have any		i iazai uo	us i roperty or Air	y Property That Needs Infinediate Attention		
14.	property that poses or is alleged to pose a threat of imminent and	■ No. □ Yes.	What is t	he hazard?			
	identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?			ate attention is why is it needed?			
	mmediate attention:			,			
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	the property?			
					Number, Street, City, State & Zip Code		

Case 16-80565 Doc 1 Filed 03/09/16 Entered 03/09/16 15:26:02 Desc Main Document Page 5 of 52

Debtor 1 Trulisa B. Stallworth

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

П

П

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filled for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity. I have a mental illness or a mental deficiency that makes

mental deficiency that makes me incapable of realizing or making rational decisions

about finances.

**Disability.** My physical disability causes

me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active

military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

I have a mental illness or a mental deficiency that makes me incapable

of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to

be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried

to do so.

☐ Active duty. I am currently on active military duty

in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 16-80565 Doc 1 Filed 03/09/16 Entered 03/09/16 15:26:02 Desc Main Document Page 6 of 52

Case number (if known) Trulisa B. Stallworth Debtor 1 Part 6: **Answer These Questions for Reporting Purposes** Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. you have? individual primarily for a personal, family, or household purpose." ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ☐ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative Yes. after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do **1**,000-5,000 **1** 25,001-50,000 **1**-49 you estimate that you **5**0,001-100,000 **5001-10,000** □ 50-99 owe? **1**0,001-25,000 ■ More than 100,000 □ 100-199 **200-999** How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion \$0 - \$50,000 estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10.000.000.001 - \$50 billion ■ \$100.001 - \$500.000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Trulisa B. Stallworth Trulisa B. Stallworth Signature of Debtor 2 Signature of Debtor 1 Executed on March 9, 2016 Executed on MM / DD / YYYY MM / DD / YYYY

Debtor 1 Trulisa B. Stallworth Page 7 of 52

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Daniel	A. Springer	Date	March 9, 2016	
Signature of	Attorney for Debtor		MM / DD / YYYY	
Daniel A. S	Springer			
Printed name				
Springer L	.aw Firm			
Firm name				
2222 E Sta	ite St			
Suite 107				
Rockford,	IL 61104			
Number, Street,	City, State & ZIP Code			
Contact phone	815.312.4725	Email address	dspringerlaw@gmail.com	
6314059				
Bar number & St	ate			

		Docume	ent Page 8 of 52		
Fill in this infor	mation to identify your	case:			
Debtor 1	Trulisa B. Stallwo	orth			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number _					
(if known)				☐ Check if this i amended filin	
				<u></u>	

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	2,675.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	2,675.00
Par	t 2: Summarize Your Liabilities		
			<b>abilities</b> t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	28,159.00
	Your total liabilities	\$	28,159.00
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	865.04
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	850.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with yo	ur other so	chedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for:		famili, an

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Case 16-80565 Filed 03/09/16 Entered 03/09/16 15:26:02 Desc Main Doc 1 Document

Page 9 of 52
Case number (if known) Debtor 1 Trulisa B. Stallworth

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.	\$	1,830.31
		1 -	

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Tota	l claim
9a. Domestic support obligations (Copy line 6a.)	\$_	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_	0.00
9d. Student loans. (Copy line 6f.)	\$_	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$_	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

Case 16-80565 Doc 1 Filed 03/09/16 Entered 03/09/16 15:26:02 Desc Main Document Page 10 of 52 Fill in this information to identify your case and this filing: Debtor 1 Trulisa B. Stallworth Middle Name First Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number ☐ Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles □ No Yes Do not deduct secured claims or exemptions. Put **Pontiac** 3 1 Make: Who has an interest in the property? Check one. the amount of any secured claims on Schedule D: **Grand Prix** Model<sup>3</sup> Debtor 1 only Creditors Who Have Claims Secured by Property. Year: 2004 Debtor 2 only Current value of the Current value of the Approximate mileage: 200.000 Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another \$1,725.00 \$1,725.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$1.725.00 pages you have attached for Part 2. Write that number here.....=> Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No

page 1

	Case 16-8		Doc 1	Filed 03/09/16 Document	Entered 03/09/16 Page 11 of 52	5 15:26:02	Desc Main
Debtor 1	Trulisa B. St	allworth			Case r	number (if known)	
Yes.	Describe						
		Househ	old Goods	& Furniture			\$750.00
■ No	es: Televisions a			stereo, and digital equi lia players, games	pment; computers, printers, s	scanners; music o	collections; electronic devices
Exampl ■ No	bles of value es: Antiques and other collection				oks, pictures, or other art ob	jects; stamp, coir	n, or baseball card collections;
Exampl  No	musical instru	graphic, ex		other hobby equipment;	bicycles, pool tables, golf clu	ubs, skis; canoes	and kayaks; carpentry tools;
☐ Yes.	Describe						
■ No		s, shotguns	, ammunitior	n, and related equipmer	nt		
11. Clothe	s						
		othes, furs,	leather coats	s, designer wear, shoes	s, accessories		
Yes.	Describe						
		Used CI	othing				\$200.00
■ No □ Yes.  13. Non-fa Examp	Describe  rm animals  bles: Dogs, cats,	,		engagement rings, wed	lding rings, heirloom jewelry,	watches, gems,	gold, silver
☐ Yes.	Describe						
14. <b>Any ot</b> l ■ No	her personal and	d househo	ld items you	u did not already list, i	ncluding any health aids y	ou did not list	
☐ Yes.	Give specific inf	ormation					
				om Part 3, including a	ny entries for pages you h	ave attached	\$950.00
Part 4: De	scribe Your Financ	cial Assets					
Do you ov	vn or have any lo	egal or equ	uitable intere	est in any of the follov	ving?		Current value of the portion you own? Do not deduct secured claims or exemptions.
16. Cash Examp ■ No	oles: Money you h	have in you	r wallet, in yo	our home, in a safe dep	osit box, and on hand when y	you file your petiti	on

Case 16-80565 Doc 1 Filed 03/09/16 Entered 03/09/16 15:26:02 Desc Main Page 12 of 52

Case number (if known) Document Debtor 1 Trulisa B. Stallworth 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: ■ Yes..... **Chase Bank** \$0.00 17.1. Checking 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No  $\square$  Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. ..... 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No ☐ Yes. Give specific information about them...

## Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooper

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

■ No

☐ Yes. Give specific information about them...

Money or property owed to you?

Current value of the portion you own?

Case 16-80565 Doc 1 Filed 03/09/16 Entered 03/09/16 15:26:02 Desc Main Document Page 13 of 52 Case number (if known) Trulisa B. Stallworth Debtor 1 Do not deduct secured claims or exemptions. 28. Tax refunds owed to you □ No Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 2015 Tax Refund **Federal** Unknown 2015 Tax Refund State Unknown Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information...... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance  $\square$  Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No ☐ Yes. Give specific information... 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information... Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$0.00 for Part 4. Write that number here..... Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

No. Go to Part 6.

☐ Yes. Go to line 38.

Debt	or 1 Trulisa B. Stallworth	Document	Page 14 of 52	Desc Main
Debt	or Irulisa B. Stallworth		Case number (if known)	
46. <b>C</b>	o you own or have any legal o	r equitable interest in any farm- o	commercial fishing-related property?	
1	No. Go to Part 7.			
	Yes. Go to line 47.			
				Current value of the portion you own? Do not deduct secured claims or exemptions.
Part 7	7: Describe All Property You Own	or Have an Interest in That You Did Not	List Above	
	Oo you have other property of a Examples: Season tickets, countr	ny kind you did not already list? ry club membership		
	No			
	Yes. Give specific information			
54.	Add the dollar value of all of you	our entries from Part 7. Write that	number here	\$0.00
Part 8	List the Totals of Each Part of th	is Form		
E E	Port 1: Total real actate line 2			<b>to 0</b>
	Part 2: Total vehicles, line 5		\$1,725.00	\$0.00
	Part 3: Total personal and hou	sehold items, line 15	\$950.00	
	Part 4: Total financial assets, I	·	\$0.00	
	Part 5: Total business-related	_		
			\$0.00	
	Part 6: Total farm- and fishing-		\$0.00	
61.	Part 7: Total other property no	t listed, line 54 +	\$0.00	

\$2,675.00

Copy personal property total

Official Form 106A/B

Schedule A/B: Property

62. **Total personal property.** Add lines 56 through 61...

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$2,675.00

\$2,675.00

	Cas	e 16-80565	Doc 1	Filed 03/09/1		Entered 03/09/16 15:26:0	02 Desc Main
Fil	l in this informa	ation to identify yo	ur case:	D(X/IIII(/III		100 IS 01 SZ	
De	ebtor 1	Trulisa B. Stally	worth				
D0	htor 2	First Name	Mi	iddle Name	L	ast Name	
	ebtor 2 ouse if, filing)	First Name	Mi	iddle Name	L	ast Name	
Un	ited States Banl	kruptcy Court for the	: NORTI	HERN DISTRICT OF I	LLIN	OIS	
	nse number						☐ Check if this is an amended filing
Oi	fficial For	m 106C					
			roper	ty You Cla	im	as Exempt	12/15
the nee	property you list	ed on Schedule A/E attach to this page a	3: Property (	(Official Form 106A/B)	as y	other, both are equally responsible for sour source, list the property that you classe as necessary. On the top of any are	laim as exempt. If more space is
any fun exe to t	applicable stards—may be unemption to a parthe applicable s	tutory limit. Some o limited in dollar an	exemptions nount. How unt and the	s—such as those for vever, if you claim an e value of the propert	heal exe	ir market value of the property being th aids, rights to receive certain ber mption of 100% of fair market value determined to exceed that amount, y	nefits, and tax-exempt retirement under a law that limits the
1.	Which set of e	exemptions are you	ı claiming?	? Check one only, ever	if yo	our spouse is filing with you.	
	You are clai	ming state and fede	ral nonbank	cruptcy exemptions. 1	1 U.:	S.C. § 522(b)(3)	
	☐ You are clai	ming federal exemp	tions. 11 L	J.S.C. § 522(b)(2)			
2.	For any prope	rty you list on <i>Sch</i>	edule A/B t	that you claim as exe	mpt,	fill in the information below.	
		of the property and I at lists this property	ine on	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
	Concaute 7 v B an	at note tine property		Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
	2004 Pontiac	Grand Prix 200,	000	\$1,725.00		\$2,400.00	735 ILCS 5/12-1001(c)
	Line from Sche	edule A/B: <b>3.1</b>				100% of fair market value, up to any applicable statutory limit	
	Household C	Goods & Furnitur	е	\$750.00		\$750.00	735 ILCS 5/12-1001(b)
	Line nom Sche	aule A/D. <b>G.1</b>				100% of fair market value, up to any applicable statutory limit	
	Used Clothir	_		\$200.00		\$200.00	735 ILCS 5/12-1001(a)
	LINE HOITI SCITE	.uui⊖ A/D. 11:1		_		100% of fair market value, up to any applicable statutory limit	

3. Are you claiming a homestead exemption of more than \$155,675?

(Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.)

Unknown

No

Official Form 106C

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

Federal: 2015 Tax Refund

Line from Schedule A/B: 28.1

735 ILCS 5/12-1001(b)

\$3,250.00

100% of fair market value, up to any applicable statutory limit

Doc 1 Filed 03/09/16 Entered 03/09/16 15:26:02 Desc Main Case 16-80565 Page 16 of 52
Case number (if known) Document

Debtor 1 Trulisa B. Stallworth

Schedule C: The Property You Claim as Exempt

		3,0,0,0,0	111 11111 11 11 11	
Fill in this infor	mation to identify your	case:		
Debtor 1	Trulisa B. Stallwo	orth		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

### Official Form 106D

## Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
  - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below.

			Document	Page 18 of 52		
Fill in t	this informa	tion to identify your	case:			
Debtor	1	Trulisa B. Stallwo	rth			
	-	First Name	Middle Name	Last Name		
Debtor (Spouse i	_	First Name	Middle Name	Last Name		
United	States Bankı	ruptcy Court for the:	NORTHERN DISTRICT OF	ILLINOIS		
Case n	number					
(if known)	)				_	c if this is an
					amen	ded filing
Offici	ial Form	106F/F				
			Who Have Unsec	ured Claims		12/15
				TY claims and Part 2 for creditors with NONPRIOR	ITV claime Lie	
any exect Schedule D: Credit the Cont number	cutory contracted G: Executory tors Who Have tinuation Page (if known).	ts or unexpired leases t y Contracts and Unexpi e Claims Secured by Pr to this page. If you hav	hat could result in a claim. Also red Leases (Official Form 106G). operty. If more space is needed, o e no information to report in a Pa	list executory contracts on Schedule A/B: Propert Do not include any creditors with partially secured copy the Part you need, fill it out, number the entri lrt, do not file that Part. On the top of any additional	y (Official Form I claims that are es in the boxes	106A/B) and on e listed in Schedule on the left. Attach
Part 1:	List All o	of Your PRIORITY Un	secured Claims			
1.	Do any credito	ors have priority unsecu	red claims against you?			
	No. Go to P	art 2.				
	Yes.					
Part 2:	List All o	of Your NONPRIORIT	Y Unsecured Claims			
3.	Do any credito	ors have nonpriority uns	secured claims against you?			
	☐ No. You ha	ve nothing to report in this	s part. Submit this form to the court	with your other schedules.		
	Yes.					
1	unsecured clair	m, list the creditor separa	tely for each claim. For each claim l	of the creditor who holds each claim. If a creditor histed, identify what type of claim it is. Do not list claim you have more than three nonpriority unsecured claim	s already include s fill out the Cor	ed in Part 1. If more
4.1	AAA Com	munity Finance	Last 4 digits of acco	ount number	\$	500.00
	Nonpriority Cr	reditor's Name			-	
	Attn: Ban	kruptcy Dept.	When was the debt	incurred?	-	
		rk, IL 61111				
	Number Stree	et City State Zlp Code	As of the date you f	ile, the claim is: Check all that apply		
	Who incurred	d the debt? Check one.	☐ Contingent			
	Debtor 1 o	only				
	Debtor 2 o	only	☐ Unliquidated			
	Debtor 1 a	and Debtor 2 only	☐ Disputed			
	☐ At least or	ne of the debtors and and	ther Type of NONPRIOR	ITY unsecured claim:		
	☐ Check if t	his claim is for a comn	nunity			
	Is the claim s	subject to offset?	☐ Obligations arisin not report as priority	g out of a separation agreement or divorce that you d	d	
	■ No		☐ Debts to pension	or profit-sharing plans, and other similar debts		
	☐ Yes		Other. Specify	Personal Loan		
4.2	CashNet		Last 4 digits of acco	ount number	\$	500.00
	Attn: Ban	reditor's Name kruptcy Dept. na Village Pkwy S	When was the debt	incurred?	-	

Official Form 106 E/F

As of the date you file, the claim is: Check all that apply

Alameda, CA 94501-1058 Number Street City State Zlp Code Case 16-80565 Doc 1 Filed 03/09/16 Entered 03/09/16 15:26:02 Desc Main Document Page 19 of 52

Debto	Trulisa B. Stallworth	Case number (if know)		
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only	Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community	☐ Student loans		
	debt			
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	Yes	Other. Specify Personal Loan		
4.3	Check 'n Go	Last 4 digits of account number	\$	500.00
	Nonpriority Creditor's Name Attn: Bankruptcy Dept. 160 N Mulford Rd. Rockford, IL 61108	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only			
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	☐ Yes	■ Other. Specify Personal Loan	_	
1.4	City of Rockford	Last 4 digits of account number	\$	200.00
	Nonpriority Creditor's Name Attn: Bankruptcy Dept. 425 E. State St.	When was the debt incurred?		
	Rockford, IL 61104  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only			
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	No	$\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts		
	Yes	■ Other. Specify Parking Tickets		
		· · · <u> </u>	_	

4.5 Commonwealth Edison

Nonpriority Creditor's Name

\$

Case 16-80565 Doc 1 Filed 03/09/16 Entered 03/09/16 15:26:02 Desc Main Document Page 20 of 52

Debtor	1 Trulisa B. Stallworth	Case number (if know)				
	3 Lincoln Center Attn: Bankruptcy Group/Claims Dept. Villa Park, IL 60181	When was the debt incurred?				
-	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.	☐ Contingent				
	■ Debtor 1 only					
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community debt	☐ Student loans				
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify Utilities				
4.6	IL Dept of HC & Family Services	Last 4 digits of account number	\$	5,650.00		
	Nonpriority Creditor's Name Attn: Bankruptcy Dept. 509 South Sixth Street Springfield, IL 62701	When was the debt incurred?	` <u>-</u>			
-	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.	☐ Contingent				
	■ Debtor 1 only					
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	No	$\square$ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	■ Other. Specify Benefit Overpayment				
4.7	Illinois Tollway	Last 4 digits of account number	\$	287.00		
	Nonpriority Creditor's Name Attn: Bankruptcy Dept. 2700 Ogden Ave Downers Grove, IL 60515	When was the debt incurred?				

As of the date you file, the claim is: Check all that apply

Official Form 106 E/F

Number Street City State Zlp Code

Debto	1 Trulisa B. Stallworth	Document Page 21 of 52 Case number (if know)		
	Who incurred the debt? Check one.	Полействе		
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts		
	Yes	Other. Specify Tolls		
4.8	Kindercare Learning Centers	Last 4 digits of account number	\$	159.00
	Nonpriority Creditor's Name 650 Holladay Street, Suite 1400 Portland, OR 97232	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only			
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:		
	☐ At least one of the debtors and another	_		
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	Yes	■ Other. Specify Credit Extension		
4.9	Nationwide Cassel	Last 4 digits of account number	\$	6,067.00
	Nonpriority Creditor's Name		<u> </u>	.,
	3435 N. Cicero Chicago, IL 60641	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	_		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts		
	Yes	■ Other. Specify Auto Deficiency		
4.10	PLS Loan Store	Last 4 digits of account number	\$	500.00
	Nonpriority Creditor's Name 2625 Prairie Avenue	When was the debt incurred?		
	Beloit, WI 53511  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		

Debtor 1 Trulisa B. Stallworth	Document Page 22 of 52 Case number (if know)	
Who incurred the debt? Check one.	☐ Contingent	
■ Debtor 1 only		
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community debt	☐ Student loans	
Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify Personal Loan	
4.11 Rockford Public Library	Last 4 digits of account number	\$ 50.00
Nonpriority Creditor's Name Attn: Bankruptcy Dept. 215 N Wyman St	When was the debt incurred?	
Rockford, IL 61101  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	☐ Contingent	
■ Debtor 1 only	_	
Debtor 2 only	Unliquidated	
☐ Debtor 1 and Debtor 2 only	Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community debt	Student loans	
Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
Yes	■ Other. Specify Fees	
4.12 Security Finance Corporation	Last 4 digits of account number	\$ 1,017.00
Nonpriority Creditor's Name Attn: Bankruptcy Dept. PO Box 3146	When was the debt incurred?	
Spartanburg, SC 29304  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	☐ Contingent	
Debtor 1 only		
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community debt	☐ Student loans	
Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify Personal Loan	
4.13 Sinnissippi Motors	Last 4 digits of account number	\$ 6,276.00
Nonpriority Creditor's Name 1159 N. 2nd Street Rockford, IL 61107	When was the debt incurred?	

4.16	Trinity Daycare	Last 4 digits of account number	\$	300.00
	Yes	Other. Specify Utilities		
	No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	☐ Check if this claim is for a community debt	☐ Student loans		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 only	☐ Contingent		
	Who incurred the debt? Check one.			
	KSOPHT0101-Z4300 6391 Sprint Parkway Overland Park, KS 66251 Number Street City State Zlp Code	When was the debt incurred?  As of the date you file, the claim is: Check all that apply		
	Nonpriority Creditor's Name	Last 4 digits of account number	\$	773.00
4.15	Sprint	Last 4 digits of account number	<b>¢</b>	779.00
	Yes	Other. Specify Personal Loan		
	■ No	not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did		
	☐ Check if this claim is for a community	☐ Student loans		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	■ Debtor 1 only □ Debtor 2 only	☐ Unliquidated		
	Who incurred the debt? Check one.	☐ Contingent		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Attn: Bankruptcy Dept. 601 NW 2nd St Evansville, IN 47708	When was the debt incurred?		
4.14	Springleaf Financial Ser  Nonpriority Creditor's Name	Last 4 digits of account number	\$	1,376.00
4.14	Covingle of Financial Cov			1,578.00
	Yes	■ Other. Specify Auto Deficiency		
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	☐ Check if this claim is for a community debt	☐ Student loans		
	□ Debtor 1 and Debtor 2 only □ At least one of the debtors and another	☐ Disputed  Type of NONPRIORITY unsecured claim: —		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 only	☐ Contingent		
	Who incurred the debt? Check one.			
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
Debtor	Case 16-80565 DOC 1	Document Page 23 of 52  Case number (if know)	esc Main	

Last 4 digits of account number

Nonpriority Creditor's Name

Case 16-80565 Doc 1 Filed 03/09/16 Entered 03/09/16 15:26:02 Desc Main Document Page 24 of 52

Debtor	1 Trulisa B. Stallworth	Case number (if know)		
	215 North 1st Street Rockford, IL 61107	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only			
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	Yes	■ Other. Specify Credit Extension		
4.17	Verizon Wireless	Last 4 digits of account number	\$	461.00
	Nonpriority Creditor's Name Attn: Bankruptcy Dept. PO Box 26055 Minneapolis MN 55436	When was the debt incurred?		
	Minneapolis, MN 55426  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.  Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	No	Debts to pension or profit-sharing plans, and other similar debts		
	Yes	■ Other. Specify Utilities	_	
4.18	Winnebago County Circuit Court	Last 4 digits of account number	\$	835.00
	Nonpriority Creditor's Name 400 W State St	When was the debt incurred?		
	Rockford, IL 61101  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.  Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	$\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts		
	☐ Yes	Other. Specify Fines		

Part 3: List Others to Be Notified About a Debt That You Already Listed

Entered 03/09/16 15:26:02 Desc Main Filed 03/09/16 Case 16-80565 Doc 1 Page 25 of 52 Case number (if know) Document

Debtor 1 Trulisa B. Stallworth

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. On which entry in Part 1 or Part2 did you list the original creditor? Name and Address

ABM Parking Services 211B Elm Street Rockford, IL 61101	Line 4.4 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims ☐ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account num	ber
Name and Address Cach LLC 4340 S Monaco 2nd Floor Denver, CO 80237	Line 4.14 of (Check one):	Part2 did you list the original creditor?  ☐ Part 1: Creditors with Priority Unsecured Claims  ☐ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account num	ber
Name and Address Equifax PO Box 740256 Atlanta, GA 30374	Line 4.9 of (Check one):	Part2 did you list the original creditor?  ☐ Part 1: Creditors with Priority Unsecured Claims  ☐ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account num	ber
Name and Address Experian PO Box 4500 Allen, TX 75013	Line 4.9 of (Check one):	Part2 did you list the original creditor?  ☐ Part 1: Creditors with Priority Unsecured Claims  ☐ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account num	ber
Name and Address IC System 444 Highway 96 East PO Box 64378 Saint Paul, MN 55164-0378	On which entry in Part 1 or F Line 4.8 of (Check one):	Part2 did you list the original creditor? ☐ Part 1: Creditors with Priority Unsecured Claims ☐ Part 2: Creditors with Nonpriority Unsecured Claims
Jaint Faul, MN 33104-0370	Last 4 digits of account num	ber
Name and Address Rockford Mercantile Agency Attn: Bankruptcy Dept. 2502 S Alpine Rd Rockford, IL 61108	On which entry in Part 1 or F Line 4.4 of (Check one):	Part2 did you list the original creditor? ☐ Part 1: Creditors with Priority Unsecured Claims ☐ Part 2: Creditors with Nonpriority Unsecured Claims
Nockiora, in orroo	Last 4 digits of account num	ber
Name and Address Swanson Law Office 2425 Charles Street Rockford, IL 61108	Line 4.13 of (Check one):	Part2 did you list the original creditor? ☐ Part 1: Creditors with Priority Unsecured Claims ■ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account num	ber
Name and Address TransUnion 555 West Adams Street Chicago, IL 60661	On which entry in Part 1 or F Line 4.9 of (Check one):	Part2 did you list the original creditor? ☐ Part 1: Creditors with Priority Unsecured Claims ■ Part 2: Creditors with Nonpriority Unsecured Claims
<b>3</b> ,	Last 4 digits of account num	ber
Name and Address Unique National Collection Attn: Bankruptcy Dept. 119 E Maple St. Jeffersonville, IN 47130	On which entry in Part 1 or F Line 4.11 of (Check one):	Part2 did you list the original creditor? ☐ Part 1: Creditors with Priority Unsecured Claims ☐ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account num	ber
Name and Address Winnebago County Circuit Court 400 W State St 2014 SC 3191 Rockford, II, 61101	On which entry in Part 1 or F Line 4.13 of (Check one):	Part2 did you list the original creditor?  ☐ Part 1: Creditors with Priority Unsecured Claims  ☐ Part 2: Creditors with Nonpriority Unsecured Claims

Filed 03/09/16 Entered 03/09/16 15:26:02 Desc Main Case 16-80565 Doc 1 Page 26 of 52 Case number (if know) Document

Debtor 1 Trulisa B. Stallworth

Last 4 digits of account number

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total claim	
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total. Add lines 6a through 6d.	6e.	\$	0.00
				Total Claim	
	6f.	Student loans	6f.	\$	0.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	28,159.00
	6j.	Total. Add lines 6f through 6i.	6j.	\$	28,159.00

Fill in this infor	rmation to identify your	case:			
Debtor 1	Trulisa B. Stallwo	orth			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)				<del>-</del>	c if this is an ded filing

## Official Form 106G

## Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with Name, Number	whom you have the Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
					_
	Number	Street			
					<u>_</u>
	City		State	ZIP Code	
2.2					
	Name				_
					_
	Number	Street			
					_
	City		State	ZIP Code	
2.3					
	Name				_
					_
	Number	Street			
					_
	City		State	ZIP Code	
2.4					
	Name				_
					_
	Number	Street			
					_
	City		State	ZIP Code	
2.5					
	Name				_
	Ni wasia a	04			_
	Number	Street			
				710.0	_
	City		State	ZIP Code	

		Docume	ent Page 28 d	of 52
Fill in thi	s information to identify	your case:		
	-	-		
Debtor 1	Trulisa B. Sta	Middle Name	Last Name	
Dobtor 2	i iist name	Wildle Name	Last Name	
Debtor 2 (Spouse if, fi	ling) First Name	Middle Name	Last Name	
(-1,	3,			
United St	ates Bankruptcy Court for	the: NORTHERN DISTRICT	OF ILLINOIS	
_				
Case nun	nber			Charle if this is an
(II KIIOWII)				Check if this is an
				amended filing
Officia	al Form 106H			
Sched	dule H: Your C	odebtors		12/15
your name	e and case number (if kn	own). Answer every question	i.	to this page. On the top of any Additional Pages, write e as a codebtor.
50	you have any couculors	in you are ming a joint oace,	do not not ounce opodo	o as a sociation.
■ No	)			
☐ Ye	es			
				ory? (Community property states and territories include
Arizo	na, California, Idano, Louis	siana, Nevada, New Mexico, Pu	ieno Rico, Texas, wasi	nington, and wisconsin.)
■ No	o. Go to line 3.			
`		r spouse, or legal equivalent liv	e with you at the time?	
	s. Dia your spouse, former	i spouse, or legal equivalent liv	e with you at the time:	
				or if your spouse is filing with you. List the person show
				e sure you have listed the creditor on Schedule D (Official 106G). Use Schedule D, Schedule E/F, or Schedule G to
	i 106D), Schedule E/F (Oi ut Column 2.	inclai Form 100E/F), or Sched	dule G (Official Form)	1006). Ose Schedule D, Schedule E/F, or Schedule G to
•				
	Column 1: Your codebto			Column 2: The creditor to whom you owe the debt
	Name, Number, Street, City, State	and ZIP Code		Check all schedules that apply:
3.1				☐ Schedule D, line
3.1	Name			<del></del>
	Tamo			☐ Schedule E/F, line
				☐ Schedule G, line
	Number Street			_
	City	State	ZIP Code	
2.2				Cohodula D. lina
3.2	Name			Schedule D, line
				☐ Schedule E/F, line
				☐ Schedule G, line
	Number Street			_
	City	State	ZIP Code	

# Case 16-80565 Doc 1 Filed 03/09/16 Entered 03/09/16 15:26:02 Desc Main Document Page 29 of 52

Fill	in this information to identify your c	ase:								
	otor 1 Trulisa B. St									
1	otor 2 ouse, if filing)									
Uni	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS	S						
	se number nown)		-					ed filing ent showin	g postpetition	
$\circ$	fficial Form 106I					_			ollowing date:	•
	chedule I: Your Inc	ome				N	/M / DD/ `	YYYY		12/15
spo atta	plying correct information. If you use. If you are separated and you ch a separate sheet to this form.  The describe Employment	ır spouse is not filing w	ith you, do no	t include info	rma	ion abou	ıt your sp	ouse. If m	ore space is	needed,
1.	Fill in your employment information.		Debtor 1				Debtor	2 or non-fi	iling spouse	
	If you have more than one job,	Employment status	■ Employed	d			☐ Emp	loyed		
	attach a separate page with information about additional	Employment status	☐ Not empl	☐ Not employed			□ Not €	employed		
	employers.	Occupation	Patient Ca	re Tech						
	Include part-time, seasonal, or self-employed work.	Employer's name	Swedish A System	merican He	alth					
	Occupation may include student or homemaker, if it applies.	Employer's address		ruptcy Dept State Street IL 61104						
		How long employed t	here? 3	years			_			
Par	t 2: Give Details About Mor	nthly Income								
	mate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothi	ing to report fo	r any	/ line, writ	te \$0 in th	e space. Ir	nclude your no	on-filing
	ou or your non-filing spouse have mo e space, attach a separate sheet to		ombine the info	ormation for all	emp	oloyers fo	r that pers	on on the	lines below. If	you need
						For De	btor 1		btor 2 or ing spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,				\$	i	443.13	\$	N/A	
3.	Estimate and list monthly overt	ime pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross Income. Add lin	ne 2 + line 3.		4.	\$	4	43.13	\$	N/A	

# Case 16-80565 Doc 1 Filed 03/09/16 Entered 03/09/16 15:26:02 Desc Main Document Page 30 of 52

Deb	tor 1	Trulisa B. Stallworth	_	C	ase n	umber ( <i>if kr</i>	iown)				
					For D	Debtor 1			or Debtor		
	Con	v line 4 hore	4		\$	442	1 1 2		on-filing s	-	
	Cop	y line 4 here	4.		Φ	443	3.13	\$_		N/A	
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	5a	١.	\$	37	<b>7.09</b>	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b	٠.	\$	C	0.00	\$		N/A	
	5c.	Voluntary contributions for retirement plans	5c		\$		0.00	\$		N/A	
	5d.	Required repayments of retirement fund loans	5d		\$		0.00	\$_		N/A	
	5e. 5f.	Insurance Domestic support obligations	5e 5f.		\$		0.00	\$ \$		N/A N/A	
	5g.	Union dues	5g		\$		0.00	\$		N/A	
	5h.	Other deductions. Specify:	5h		\$		0.00	٠.		N/A	
6.	bbΑ	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5q+5h.	— 6.		\$		7.09	\$		N/A	
7.		culate total monthly take-home pay. Subtract line 6 from line 4.	7.	·	Ψ •		5.04	\$		N/A	
			7.		Φ	400	0.04	Φ		N/A	
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm									
		Attach a statement for each property and business showing gross									
		receipts, ordinary and necessary business expenses, and the total monthly net income.	8a	١.	\$		0.00	\$		N/A	
	8b.	Interest and dividends	8b		\$		0.00	\$		N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive	t					· -			
		Include alimony, spousal support, child support, maintenance, divorce	0.0		φ			ф		NI/A	
	8d.	settlement, and property settlement.  Unemployment compensation	8c. 8d		\$		0.00	\$ \$		N/A N/A	
	8e.	Social Security	8e		<u>\$</u> —		0.00	\$		N/A	
	8f.	Other government assistance that you regularly receive			· —						
		Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.	е								
		Specify: SNAP	8f.		\$	459	.00	\$		N/A	
	8g.	Pension or retirement income	8g		\$		0.00	\$		N/A	
	8h.	Other monthly income. Specify:	8h	1.+	\$		0.00	+ \$		N/A	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	5	459	0.00	\$		N/A	
10	Calc	culate monthly income. Add line 7 + line 9.	10.	\$		865.04	+ \$		N/A	= \$	865.04
10.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	Ψ_		003.04	+ \$		IN/A	= \$	003.04
11.	State Inclu	e all other regular contributions to the expenses that you list in Schedule ide contributions from an unmarried partner, members of your household, you refriends or relatives.  Not include any amounts already included in lines 2-10 or amounts that are not	r depe			•		-	n <i>Schedu</i>	le J. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The re e that amount on the Summary of Schedules and Statistical Summary of Certains								\$	865.04
13.	Do v	ou expect an increase or decrease within the year after you file this form	12							Combin monthly	ed / income
١٥.	DU y	No.	• •								
	=	Yes Explain:									

Fill	in this informa	tion to identify yo	our case:			1		
Deb		Trulisa B. St				Ch	eck if this is: An amended filing	g
	tor 2						A supplement sho	owing postpetition chapter
(Spc	ouse, if filing)						13 expenses as c	of the following date:
Unite	ed States Bankr	uptcy Court for the:	NORTH	HERN DISTRICT OF ILLII	NOIS		MM / DD / YYYY	
	e number nown)							
		rm 106J						
Be a	as complete a ormation. If m nber (if know	ore space is ne n). Answer ever	possible eded, atta y questio	. If two married people a ach another sheet to this				
Part 1.	t 1: Descr Is this a joir	ibe Your House	hold					
	■ No. Go to	line 2.	in a sepaı	rate household?				
	□ N □ Y		st file Offic	ial Form 106J-2, <i>Expense</i>	es for Separate Hous	sehold of D	ebtor 2.	
2.	Do you have	e dependents?	□ No					
	Do not list De and Debtor 2		Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state dependents				Son		1	□ No ■ Yes
					Daughter		7	□ No ■ Yes □ No
								☐ Yes
								□ No
3.	expenses of	enses include f people other t d your depende	han $_{\sqsubset}$	No Yes				_ □ Yes
exp	imate your ex		our bankr	uptcy filing date unless				hapter 13 case to report of the form and fill in the
the		n assistance an		government assistance cluded it on <i>Schedule I:</i>			Your ex	penses
4.		or home owners		nses for your residence. or lot.	Include first mortgag	је 4.	\$	0.00
	If not includ	led in line 4:						
	4a. Real e	state taxes				4a.	\$	0.00
		rty, homeowner's	s, or rente	r's insurance		4b.	·	0.00
	•	•		upkeep expenses		4c.	· :	0.00
		owner's associat				4d.	·	0.00
5	Additional n	nortaage navme	ants for w	nur residence, such as h	ome equity loans	5	2	0.00

## Case 16-80565 Doc 1 Filed 03/09/16 Entered 03/09/16 15:26:02 Desc Main Document Page 32 of 52

Debtor 1 Trulisa B. Stallworth	Case number (if known)
6. Utilities:	
6a. Electricity, heat, natural gas	6a. \$ <b>250.00</b>
6b. Water, sewer, garbage collection	6b. \$ <b>0.00</b>
6c. Telephone, cell phone, Internet, satellite, and cable services	
6d. Other. Specify:	6d. \$ 0.00
7. Food and housekeeping supplies	7. \$ 400.00
Childcare and children's education costs	8. \$ <b>0.00</b>
Clothing, laundry, and dry cleaning	9. \$ 50.00
O. Personal care products and services	
•	
1. Medical and dental expenses	11. \$ 0.00
<ol> <li>Transportation. Include gas, maintenance, bus or train fare.</li> <li>Do not include car payments.</li> </ol>	12. \$ <b>75.00</b>
3. Entertainment, clubs, recreation, newspapers, magazines, and	·
4. Charitable contributions and religious donations	14. \$ 0.00
5. Insurance.	υ.υυ
Do not include insurance deducted from your pay or included in line	es 4 or 20
15a. Life insurance	15a. \$ 0.00
15b. Health insurance	15b. \$ <b>0.00</b>
15c. Vehicle insurance	15c. \$ 0.00
15d. Other insurance. Specify:	15d. \$ 0.00
Taxes. Do not include taxes deducted from your pay or included in	0.00
Specify:	16. \$ <b>0.00</b>
7. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. \$ <b>0.00</b>
17b. Car payments for Vehicle 2	17b. \$ <b>0.00</b>
17c. Other. Specify:	17c. \$ 0.00
17d. Other. Specify:	17d. \$ <b>0.00</b>
3. Your payments of alimony, maintenance, and support that you	
deducted from your pay on line 5, Schedule I, Your Income (Of	
9. Other payments you make to support others who do not live w	
Specify:	19.
O. Other real property expenses not included in lines 4 or 5 of thi	
20a. Mortgages on other property	20a. \$ <b>0.00</b>
20b. Real estate taxes	20b. \$ <b>0.00</b>
20c. Property, homeowner's, or renter's insurance	20c. \$ <b>0.00</b>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <b>0.00</b>
20e. Homeowner's association or condominium dues	20e. \$ <b>0.00</b>
1. Other: Specify:	21. +\$ 0.00
2. Calculate your monthly expenses	
22a. Add lines 4 through 21.	\$ 850.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Off	
22c. Add line 22a and 22b. The result is your monthly expenses.	\$850.00
3. Calculate your monthly net income.	
23a. Copy line 12 (your combined monthly income) from Schedule	e I. 23a. \$ <b>865.04</b>
23b. Copy your monthly expenses from line 22c above.	23b\$ <b>850.00</b>
23c. Subtract your monthly expenses from your monthly income.	23c \$ 15.04
The result is your monthly net income.	23c. \\$ <b>15.04</b>
24. Do you expect an increase or decrease in your expenses withi	n the year after you file this form?
For example, do you expect to finish paying for your car loan within the year of	
modification to the terms of your mortgage?	
■ No	
☐ Yes. Explain here:	

## Case 16-80565 Doc 1 Filed 03/09/16 Entered 03/09/16 15:26:02 Desc Main Document Page 33 of 52

Fill in this infor	mation to identify your	case.			
Debtor 1	Trulisa B. Stallwo				
Debtor 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an amended filing
	m 106Dec tion About a				12/15
obtaining mone years, or both. 1		n connection with a ba			atement, concealing property, or 000, or imprisonment for up to 20
Sig	II Delow				
Did you pa	y or agree to pay some	one who is NOT an atte	orney to help you fill	l out bankruptcy forms?	
■ No					
☐ Yes.	Name of person			Attach <i>Bankruptcy Peti</i> and Signature (Official F	ition Preparer's Notice, Declaration, Form 119).
•	alty of perjury, I declare e true and correct.	that I have read the su	mmary and schedul	es filed with this declara	tion and
X /s/ Tru	lisa B. Stallworth		X		
Trulisa	a B. Stallworth are of Debtor 1		Signati	ure of Debtor 2	

Date

Date March 9, 2016

# Case 16-80565 Doc 1 Filed 03/09/16 Entered 03/09/16 15:26:02 Desc Main Document Page 34 of 52

Debtor 1 Trulisa B. Stallworth  Trist Name							
Debtor 2   Speaker & Middle Name   Lais Name   Debtor 2   Speaker & Middle Name   Debtor 2   Speaker & Speaker & Speaker & Debtor 2   Speaker & S	Fill	in this inform	nation to identify you	r case:			
Debtor 2   Prior Name   Mode Name   Last Name   Last Name   Last Name   Check if this is an amended filing    Official Form 107  Statement of Financial Affairs for Individuals Filing for Bankruptcy   Check if this is an amended filing    Official Form 107  Statement of Financial Affairs for Individuals Filing for Bankruptcy   12/15  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known), Answer every question.  Part 1: Give Details About Your Marital Status and Where You Lived Before  1. What is your current marital status?    Married   Not married   Not married   Debtor 1   Debtor 2 Prior Address:   Dates Debtor 2   Iived there	Deb	otor 1	Trulisa B. Stallw	orth			
Check if this is an amended filing		0	First Name	Middle Name	Last Name		
Case number   Check if this is an amended filing    Official Form 107  Statement of Financial Affairs for Individuals Filing for Bankruptcy   12/15  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Fart1: Give Details About Your Marital Status and Where You Lived Before    What is your current marital status?			First Name	Middle Name	Last Name		
Official Form 107  Statement of Financial Affairs for Individuals Filing for Bankruptcy  12/15  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Give Details About Your Marital Status and Where You Lived Before  1. What is your current marital status?    Married   Not marri	Uni	ted States Ba	nkruptcy Court for the:	NORTHERN DISTRICT O	F ILLINOIS		
Official Form 107  Statement of Financial Affairs for Individuals Filing for Bankruptcy  12/15  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Give Details About Your Marital Status and Where You Lived Before  1. What is your current marital status?    Married   Not marri	Cor	a number					
Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Part 1:   Give Details About Your Marital Status and Where You Lived Before		_					
Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Part 1:   Give Details About Your Marital Status and Where You Lived Before	<b>~</b> (	<i></i>	407				
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Part     Give Details About Your Marital Status and Where You Lived Before				Affairs for Individ	uals Filing for R	ankruntov	12/15
information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Give Details About Your Marital Status and Where You Lived Before  1. What is your current marital status?    Married   Not married  2. During the last 3 years, have you lived anywhere other than where you live now?    No   Yes. List all of the places you lived in the last 3 years. Do not include where you live now.    Debtor 1 Prior Address:   Dates Debtor 1   Debtor 2 Prior Address:   Dates Debtor 2   lived there							
Tart 1: Give Details About Your Marital Status and Where You Lived Before  1. What is your current marital status?    Married   Not married	info	rmation. If m	ore space is needed,	attach a separate sheet to			
Married			, , , , , ,		Lived Before		
No	1.	What is you	current marital statu	ıs?			
No  □ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  □ Pebtor 1 Prior Address: □ Dates Debtor 1   Debtor 2 Prior Address: □ Dates Debtor 2   Debtor 2   Debtor 2 Prior Address: □ Dates Debtor 2   Debtor 2   Debtor 2   Debtor 2   Debtor 2   Debtor 3   Debtor 4   Debtor 4   Debtor 5   Debtor 6   Debtor 7   Debtor 7   Debtor 8   Debtor 9   Debtor 1   Debtor 9		_	ried				
Debtor 1 Prior Address:  Dates Debtor 1   Debtor 2 Prior Address:  Dates Debtor 2   Debtor 2 Prior Address:  Dates Debtor 2   Debtor 2 Prior Address:  Dates Debtor 2   Debtor 2   Debtor 2 Prior Address:  Dates Debtor 2   Debtor 3   Debtor 4   Debtor 4   Debtor 5   Debtor 5   Debtor 6   Debtor 6   Debtor 7   Debtor 6   Debtor 7   Debtor 7   Debtor 7   Debtor 7   Debtor 8   Debtor 9	2.	During the la	ast 3 years, have you	lived anywhere other than v	where you live now?		
Debtor 1 Prior Address:  Dates Debtor 1   Debtor 2 Prior Address:  Dates Debtor 2   Debtor 2 Prior Address:  Dates Debtor 2   Debtor 2 Prior Address:  Dates Debtor 2   Debtor 2   Debtor 2 Prior Address:  Dates Debtor 2   Debtor 3   Debtor 4   Debtor 4   Debtor 5   Debtor 5   Debtor 6   Debtor 6   Debtor 7   Debtor 6   Debtor 7   Debtor 7   Debtor 7   Debtor 7   Debtor 8   Debtor 9		<b>-</b>		•			
lived there   lived there   lived there   lived there		_	t all of the places you	lived in the last 3 years. Do no	ot include where you live now	v.	
States and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)  No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2 Explain the Sources of Your Income  4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?  Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No Yes. Fill in the details.  Debtor 1  Sources of income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips		Debtor 1 Pr	ior Address:		Debtor 2 Prior Ad	dress:	
Tyes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2 Explain the Sources of Your Income  4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?  Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No Yes. Fill in the details.  Debtor 1 Sources of income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips	-						
Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2 Explain the Sources of Your Income  4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?  Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No Yes. Fill in the details.  Debtor 1 Sources of income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips		■ No					
4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?  Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No  Pebtor 1  Sources of income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips  To extract the two previous calendar years?  From Jenuary 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips		_	ke sure you fill out Sca	hedule H: Your Codebtors (Of	ficial Form 106H).		
Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No  No  Debtor 1  Sources of income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips  Debtor 2  Sources of income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips	Par	t 2 Explai	n the Sources of You	r Income			
Test. Fill in the details.  Debtor 1 Sources of income Check all that apply.  From January 1 of current year until the date you filed for bankruptcy:  Debtor 2 Sources of income (before deductions and exclusions)  Gross income (before deductions and exclusions)  From January 1 of current year until bonuses, tips  \$730.40  Wages, commissions, bonuses, tips	4.	Fill in the total	I amount of income yo	ou received from all jobs and a	all businesses, including part	-time activities.	ndar years?
Debtor 1 Sources of income Check all that apply.  From January 1 of current year until the date you filed for bankruptcy:  Debtor 2 Sources of income (before deductions and exclusions)  Gross income (before deductions and exclusions)  Wages, commissions, bonuses, tips  To put it was being the date of the		□ No					
Sources of income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Sources of income (before deductions and exclusions)  Gross income (before deductions and exclusions)  From January 1 of current year until bonuses, tips  \$730.40  \[ \begin{array}{c} \text{Wages, commissions, bonuses, tips} \end{array}  \]		Yes. Fill	in the details.				
Check all that apply.  (before deductions and exclusions)  Check all that apply.  (before deductions and exclusions)  Check all that apply.  (before deductions and exclusions)  To a viscolar to the deductions and exclusions and exclusions  (before deductions and exclusions)  To a viscolar to the deductions and exclusions and exclusions  (before deductions and exclusions)				Debtor 1		Debtor 2	
the date you filed for bankruptcy:  wages, commissions, bonuses, tips  Discussions, bonuses, tips					(before deductions and		(before deductions
☐ Operating a business ☐ Operating a business				_	\$730.40	_	
				☐ Operating a business		☐ Operating a business	

Official Form 107

Filed 03/09/16 Entered 03/09/16 15:26:02 Desc Main Case 16-80565 Doc 1 Page 35 of 52
Case number (if known) Document

Debtor 1 Trulisa B. Stallworth

			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	alendar year: to December	31, 2015 )	■ Wages, commissions, bonuses, tips	\$7,497.44	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	
	lendar year be to December		■ Wages, commissions, bonuses, tips	\$21,654.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	
unemp gambli List ea □ N	oloyment, and on the source and control of the source and	other public be winnings. If yo the gross inco	enefit payments; pensions; rer	ntal income; interest; dividen ou have income that you rec	alimony; child support; Social ds; money collected from law eived together, list it only onc that you listed in line 4.	suits; royalties; and
			Debtor 1		Debtor 2	
			Sources of income Describe below	Gross income (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
	uary 1 of curre ou filed for ba		SNAP/LINK/Food Stamps	\$1,377.00		
	alendar year: to December	31, 2015 )	SNAP/LINK/Food Stamps	\$5,508.00		
	lendar year be to December		SNAP/LINK/Food Stamps	\$5,508.00		
Part 3:	List Certain Pa	ayments You	Made Before You Filed for	Bankruptcy		
			's debts primarily consume			
ПΝ			Debtor 2 has primarily consumpersonal, family, or househo		ts are defined in 11 U.S.C. § 1	01(8) as "incurred by an
	During the	90 days befo	ore you filed for bankruptcy, di	id you pay any creditor a tota	al of \$6,225* or more?	
	□ No.	Go to line 7				
	☐ Yes	paid that cr not include	editor. Do not include paymer payments to an attorney for t	nts for domestic support obliq his bankruptcy case.	in one or more payments and gations, such as child support or after the date of adjustme	and alimony. Also, do
<b>■</b> Y	es. Debtor 1	or Debtor 2 o	or both have primarily consumer you filed for bankruptcy, di	umer debts.		
	■ No.	Go to line 7	,			
	Yes			id a total of \$600 or more an	d the total amount you paid th	at creditor. Do not

**Creditor's Name and Address** 

Dates of payment

an attorney for this bankruptcy case.

**Total amount** paid

include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to

Amount you still owe

Was this payment for ...

Doc 1 Filed 03/09/16 Entered 03/09/16 15:26:02 Desc Main Case 16-80565

Page 36 of 52
Case number (if known) Document Debtor 1 Trulisa B. Stallworth

7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?  Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.							
	<ul><li>No</li><li>☐ Yes. List all payments to an insider</li></ul>							
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment		
8.	Within 1 year before you filed for bankrupt insider? Include payments on debts guaranteed or cos  No		•	any property on a	ccount of a d	ebt that benefited an		
	Yes. List all payments to an insider							
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment itor's name		
Pai	t 4: Identify Legal Actions, Repossession	e and Foreclosures	•					
9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes.  No Yes. Fill in the details.							
	Case title Case number	Nature of the case	Court or agency		Status of th	e case		
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details below  No Yes. Fill in the information below.		erty repossessed,	foreclosed, garnis	shed, attached	d, seized, or levied?		
	Creditor Name and Address	Describe the Property		Date		Value of the property		
		Explain what happened	d			р.оролу		
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment become No Yes. Fill in the details.	ause you owed a debt?				·		
	Creditor Name and Address	Describe the action the	creditor took	Date taken	action was	Amount		
	Within 1 year before you filed for bankrupt court-appointed receiver, a custodian, or a  No Yes  List Certain Gifts and Contributions		erty in the possess	sion of an assigne	e for the ben	efit of creditors, a		
		toy did you sive say wift	o with a total value	o of more than for	)() nor nore:	2		
13.	Within 2 years before you filed for bankrup  ■ No  □ Yes. Fill in the details for each gift.	rcy, did you give any gift	s with a total value	e of more than \$60	JU per person	<i>(</i>		
	Gifts with a total value of more than \$600 per person	Describe the gifts		Dates the g	s you gave ifts	Value		
	Person to Whom You Gave the Gift and Address:							

Case 16-80565 Doc 1 Filed 03/09/16 Entered 03/09/16 15:26:02 Desc Main Document Page 37 of 52 Case number (if known)

14.	Within 2 years before you filed for bank ■ No	, ,	, , ,	ns with a tota	I value of more than	\$600 to any charity	
	☐ Yes. Fill in the details for each gift or Gifts or contributions to charities that more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Cod	total	Describe what you contributed		Dates you contributed	Value	
Par	t 6: List Certain Losses						
15.	Within 1 year before you filed for bankrudisaster, or gambling?	uptcy or	since you filed for bankruptcy, did	you lose anyt	hing because of the	ft, fire, other	
	■ No □ Yes. Fill in the details.						
	Describe the property you lost and how the loss occurred	Include	be any insurance coverage for the I the amount that insurance has paid. g insurance claims on line 33 of Scheety.	List	Date of your loss	Value of property lost	
Par	t 7: List Certain Payments or Transfer	s					
	Within 1 year before you filed for bankruconsulted about seeking bankruptcy or Include any attorneys, bankruptcy petition  No Yes. Fill in the details.  Person Who Was Paid Address	preparir	ng a bankruptcy petition?	ervices required		rty to anyone you  Amount of payment	
	Email or website address Person Who Made the Payment, if Not	You			made	1	
	Springer Law Firm 2222 E State St, Suite 107 Rockford, IL 61104	100	\$500.00		3/2016	\$500.00	
	Within 1 year before you filed for bankrupromised to help you deal with your creed to not include any payment or transfer that the second of t	ditors o	r to make payments to your credito		or transfer any prope	rty to anyone who	
	Person Who Was Paid Address		Description and value of any prop transferred	perty	Date payment or transfer was made	Amount of payment	
	Within 2 years before you filed for bank transferred in the ordinary course of you include both outright transfers and transfer include gifts and transfers that you have all No  Yes. Fill in the details.	ur busin rs made a	ess or financial affairs? as security (such as the granting of a				
	Person Who Received Transfer Address  Person's relationship to you		Description and value of property transferred		any property or received or debts change	Date transfer was made	

Case 16-80565 Doc 1 Filed 03/09/16 Entered 03/09/16 15:26:02 Desc Main Page 38 of 52 Case number (if known) Document

Trulisa B. Stallworth Debtor 1

19.	Within 10 years before you filed for bankruptobeneficiary? (These are often called asset-prote ■ No □ Yes. Fill in the details.		y property to a	self-settled	d trust or similar device	of which you are a
	Name of trust	Description and v	alue of the pro	perty trans	ferred	Date Transfer was made
Par	List of Certain Financial Accounts, Inst	ruments, Safe Deposit	Boxes, and St	torage Unit	s	
20.	Within 1 year before you filed for bankruptcy, sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associated No	other financial accoun	nts; certificates	s of deposi		
21		Last 4 digits of account number	Type of account instrument	unt or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 ye cash, or other valuables?	ear before you filed for	bankruptcy, a	ny safe dep	oosit box or other depos	itory for securities,
	Yes. Fill in the details.					
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, St State and ZIP Code)		Describe t	he contents	Do you still have it?
22.	Have you stored property in a storage unit or  ■ No □ Yes. Fill in the details.	place other than your	home within 1	year befor	e you filed for bankrupt	су
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, St State and ZIP Code)		Describe t	he contents	Do you still have it?
Par	19: Identify Property You Hold or Control for	or Someone Else				
23.	Do you hold or control any property that som for someone.	eone else owns? Inclu	ıde any proper	ty you borr	owed from, are storing	or, or hold in trust
	■ No □ Yes. Fill in the details.					
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, St Code)		Describe t	he property	Value
Par	t 10: Give Details About Environmental Infor	•				

For the purpose of Part 10, the following definitions apply:

- Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

Doc 1 Filed 03/09/16 Entered 03/09/16 15:26:02 Desc Main Case 16-80565 Page 39 of 52 Case number (if known) Document

Debtor 1 Trulisa B. Stallworth

24.	Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?							
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice				
25.	Have you notified any governmental unit of a	any release of hazardous material?						
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice				
26.	Have you been a party in any judicial or adm	inistrative proceeding under any envi	ronmental law? Include settlements	and orders.				
	■ No □ Yes. Fill in the details.							
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case				
Par	11: Give Details About Your Business or C	·						
27.	Within 4 years before you filed for bankrupto	ev, did vou own a business or have an	v of the following connections to an	v business?				
	☐ A sole proprietor or self-employed in	-· -		,				
	☐ A member of a limited liability compa	any (LLC) or limited liability partnersh	ip (LLP)					
	☐ A partner in a partnership							
	☐ An officer, director, or managing exe	cutive of a corporation						
	☐ An owner of at least 5% of the voting	or equity securities of a corporation						
	■ No. None of the above applies. Go to P	art 12.						
	Yes. Check all that apply above and fill	in the details below for each business	<b>3.</b>					
	Business Name	Describe the nature of the business	Employer Identification number					
	Address (Number, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	Do not include Social Security  Dates business existed	number or IIIN.				
28.	Within 2 years before you filed for bankrupto institutions, creditors, or other parties.	cy, did you give a financial statement t	to anyone about your business? Incl	ude all financial				
	■ No □ Yes. Fill in the details below.							
	Name Address (Number, Street, City, State and ZIP Code)	Date Issued						

Doc 1 Filed 03/09/16 Entered 03/09/16 15:26:02 Desc Main Case 16-80565 Page 40 of 52
Case number (if known) Document

Debtor 1 Trulisa B. Stallworth

Part 12: Sign Below	
are true and correct. I understand that ma	t of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers king a false statement, concealing property, or obtaining money or property by fraud in connection up to \$250,000, or imprisonment for up to 20 years, or both.
/s/ Trulisa B. Stallworth	
Trulisa B. Stallworth	Signature of Debtor 2
Signature of Debtor 1	

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

Date

■ No ☐ Yes

Date March 9, 2016

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

■ No

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

### Case 16-80565 Doc 1 Filed 03/09/16 Entered 03/09/16 15:26:02 Desc Main Document Page 41 of 52

Debtor 1	Trulisa B. Stallwo	orth		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Baccase number	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
(if known)				Check if this is an amended filing

### Official Form 108

### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of	☐ Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property securing debt:	☐ Retain the property and [explain]:	
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	_
Description of	☐ Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property securing debt:	☐ Retain the property and [explain]:	
Creditor's		
	☐ Surrender the property.	□ No
name:  Description of	<ul><li>☐ Retain the property and redeem it.</li><li>☐ Retain the property and enter into a Reaffirmation Agreement.</li></ul>	☐ Yes
property securing debt:	☐ Retain the property and [explain]:	
Creditor's	☐ Surrender the property.	□ No

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

## Case 16-80565 Doc 1 Filed 03/09/16 Entered 03/09/16 15:26:02 Desc Main Document Page 42 of 52

B8 (Form 8) (12/08)		Pa	ge 2
name:	Retain the property and redeem it.	☐ Yes	_
Description of	Retain the property and enter into a		
property	Reaffirmation Agreement.  Retain the property and [explain]:		
securing debt:	The Retain the property and [explain].		
Part 2: List Your Unexpired Personal I	Property Leases se that you listed in Schedule G: Executory Contracts and Unex	nired League (Official Form 10)	eC/ till
in the information below. Do not list real	estate leases. Unexpired leases are leases that are still in effective property lease if the trustee does not assume it. 11 U.S.C. § 365	t; the lease period has not yet of	
Describe your unexpired personal prope	erty leases	Will the lease be assumed	?
Lessor's name:		□ No	
Description of leased Property:		☐ Yes	
Lessor's name:		□ No	
Description of leased Property:		☐ Yes	
Lessor's name:		□ No	
Description of leased Property:		☐ Yes	
Lessor's name:		□ No	
Description of leased Property:		☐ Yes	
Lessor's name:		□ No	
Description of leased Property:		☐ Yes	
Lessor's name:		□ No	
Description of leased Property:		☐ Yes	
Lessor's name:		□ No	
Description of leased Property:		☐ Yes	
Part 3: Sign Below			
Under penalty of perjury, I declare that I h	nave indicated my intention about any property of my estate thatease.	t secures a debt and any perso	nal
X /s/ Trulisa B. Stallworth	X		
Trulisa B. Stallworth	Signature of Debtor 2		
Signature of Debtor 1			
Date <b>March 9, 2016</b>	Date		

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

- \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.</a>

### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-80565 Doc 1 Filed 03/09/16 Entered 03/09/16 15:26:02 Desc Main Document Page 47 of 52

B2030 (Form 2030) (12/15)

### **United States Bankruptcy Court** Northern District of Illinois

In re	Trulisa B. Stallworth		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPE	ENSATION OF ATTOR	NEY FOR DE	EBTOR(S)	
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 201 compensation paid to me within one year before the fil be rendered on behalf of the debtor(s) in contemplation	ing of the petition in bankruptcy,	or agreed to be paid	to me, for services rea	
	For legal services, I have agreed to accept		\$	500.00	
	Prior to the filing of this statement I have received			500.00	
	Balance Due			0.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed com	npensation with any other person u	inless they are mem	bers and associates of	my law firm.
	☐ I have agreed to share the above-disclosed compencopy of the agreement, together with a list of the na				w firm. A
5.	In return for the above-disclosed fee, I have agreed to	render legal service for all aspects	of the bankruptcy of	ase, including:	
	<ul> <li>a. Analysis of the debtor's financial situation, and rendered.</li> <li>b. Preparation and filing of any petition, schedules, state.</li> <li>c. Representation of the debtor at the meeting of credit d. [Other provisions as needed]</li> <li>Negotiations with secured creditors to reaffirmation agreements and applications of the secure of the s</li></ul>	atement of affairs and plan which tors and confirmation hearing, and reduce to market value; exe ions as needed; preparation	may be required; d any adjourned hea mption planning	rings thereof;	iling of
6.	By agreement with the debtor(s), the above-disclosed f Representation of the debtors in any d any other adversary proceeding.			es, relief from stay	actions or
		CERTIFICATION			
	I certify that the foregoing is a complete statement of a pankruptcy proceeding.	ny agreement or arrangement for p	payment to me for re	epresentation of the de	ebtor(s) in
N	March 9, 2016	/s/ Daniel A. Sprin			
L	Date (	Daniel A. Springer Signature of Attorney			
		Springer Law Firn			
		2222 E State St			
		Suite 107 Rockford, IL 6110	4		
		815.312.4725	•		
		dspringerlaw@gm	nail.com		
		Name of law firm	<u> </u>	<u> </u>	

Case 16-80565 D

Springer Law Firm

Doc 1 F

Filed 03/09/16

Document

Entered 03/09/16 15:26:02 Page 48 of 52

Desc Main

2222 East State St. # 107, Rockford, IL

815.312.4275

### CHAPTER 7 RETAINER AGREEMENT

The undersigned agrees to hire Springer Law Firm to represent the undersigned in a Chapter 7 bankruptcy and agrees to the following terms and conditions:

- The attorney fees for the Chapter 7 bankruptcy are \$500. This is a flat fee arrangement, and does not
  include the court costs, which are currently \$335. This is the total of your attorney fees, and Springer Law
  Firm will not charge you for additional work. However, if you refuse to cooperate, or fail to provide
  information as requested by our attorney, your case may be closed.
- 2. Fees paid to the firm become property of the firm upon payment. If before the case is filed, you decide to close out your case, Springer Law Firm will refund you any fees not earned. I assign to Springer Law Firm any amount paid towards court costs and filing fees. I authorize Springer Law Firm to transfer said funds to the firm's operating account if I decide not to file for bankruptcy, or if I breach this contract.
- 3. I agree to disclose all pertinent information to Springer Law Firm, so that the firm can properly disclose all my assets, debts, and financial history to the court. I agree to keep the firm informed on any new assets or debts I may incur from this date forward. If I do not provide the proper information, or do not cooperate with Springer Law Firm, said firm may withdraw from representation, with permission of the court.
- 4. I understand that I may not be able to protect all of my property. The bankruptcy code does not provide exemptions for everything, and as such, some of my property may be taken by the Trustee and sold. Additionally, if my income is too high, or if my income is not offset enough by my expenses, I understand that the Trustee may dismiss my case, or require me to file a Chapter 13 instead of a Chapter 7.
- 5. I understand that not all of my debts may be discharged in a Chapter 7 bankruptcy. Student loans, educational debts, undisclosed debt, support/maintenance, fines, debts incurred by fraud, future association/condo HOA dues, certain tax debts, or debts found non-dischargeable by a Judge are among the debts not dischargeable.
- 6. I understand that this retainer agreement is for bankruptcy representation only. Springer Law Firm will not represent me in any other case or legal matter, unless agreed to in a separate retainer agreement. This includes adversary proceedings that may fall under the bankruptcy case. This agreement does not include representation in such adversary proceedings.
- 7. I understand that all money paid towards attorney fees is non-refundable. I understand that once I pay Springer Law, that Springer Law begins work on my case. I understand that the majority of bankruptcy work is done prior to the filing of the case, and because of this the fees are earned even before the filing of the case.
- 8. I understand that before I transfer or sell any property, or incur any new debt, I will first notify Springer Law Firm and consult on the impact such action will have on my bankruptcy.
- 9. I understand that I must take 2 classes pertaining to financial management and credit counselling. Failure to take these courses will result in either my case NOT being filed, or if filed, possibly dismissed. If my case is dismissed, I understand that I will have to pay to have my case re-opened by Springer Law Firm.

10. I have received the 11 U.S.C. § 527(a) disclosures and have read them.

Dated:

Signature

asse from

Attorney Signature

Attorney Print:

## **United States Bankruptcy Court Northern District of Illinois**

In re	Trulisa B. Stallworth		Case No.	
		Debtor(s)	Chapter <b>7</b>	
	VE	RIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	28
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credit	tors is true and correct to t	he best of my
Date:	March 9, 2016	/s/ Trulisa B. Stallworth Trulisa B. Stallworth Signature of Debtor		

AAA Community Finance Attn: Bankruptcy Dept. 5611 N 2nd St. Loves Park, IL 61111

ABM Parking Services 211B Elm Street Rockford, IL 61101

Cach LLC 4340 S Monaco 2nd Floor Denver, CO 80237

CashNet
Attn: Bankruptcy Dept.
1301 Marina Village Pkwy Ste 100
Alameda, CA 94501-1058

Check 'n Go Attn: Bankruptcy Dept. 160 N Mulford Rd. Rockford, IL 61108

City of Rockford Attn: Bankruptcy Dept. 425 E. State St. Rockford, IL 61104

Commonwealth Edison 3 Lincoln Center Attn: Bankruptcy Group/Claims Dept. Villa Park, IL 60181

Equifax PO Box 740256 Atlanta, GA 30374

Experian PO Box 4500 Allen, TX 75013

IC System
444 Highway 96 East
PO Box 64378
Saint Paul, MN 55164-0378

IL Dept of HC & Family Services Attn: Bankruptcy Dept. 509 South Sixth Street Springfield, IL 62701

Illinois Tollway Attn: Bankruptcy Dept. 2700 Ogden Ave Downers Grove, IL 60515

Kindercare Learning Centers 650 Holladay Street, Suite 1400 Portland, OR 97232

Nationwide Cassel 3435 N. Cicero Chicago, IL 60641

PLS Loan Store 2625 Prairie Avenue Beloit, WI 53511

Rockford Mercantile Agency Attn: Bankruptcy Dept. 2502 S Alpine Rd Rockford, IL 61108

Rockford Public Library Attn: Bankruptcy Dept. 215 N Wyman St Rockford, IL 61101

Security Finance Corporation Attn: Bankruptcy Dept. PO Box 3146 Spartanburg, SC 29304

Sinnissippi Motors 1159 N. 2nd Street Rockford, IL 61107

Springleaf Financial Ser Attn: Bankruptcy Dept. 601 NW 2nd St Evansville, IN 47708 Sprint KSOPHT0101-Z4300 6391 Sprint Parkway Overland Park, KS 66251

Swanson Law Office 2425 Charles Street Rockford, IL 61108

TransUnion 555 West Adams Street Chicago, IL 60661

Trinity Daycare 215 North 1st Street Rockford, IL 61107

Unique National Collection Attn: Bankruptcy Dept. 119 E Maple St. Jeffersonville, IN 47130

Verizon Wireless Attn: Bankruptcy Dept. PO Box 26055 Minneapolis, MN 55426

Winnebago County Circuit Court 400 W State St Rockford, IL 61101

Winnebago County Circuit Court 400 W State St 2014 SC 3191 Rockford, IL 61101